

cash-equivalent card provided to the user.

31. The system of claim 29 wherein the means for activating comprises means for altering a characteristic of data encoded on the cash-equivalent card.

32. The system of claim 29 wherein the means for activating comprises:

- i. means for storing an activation string in a record in the storage device that is associated with the cash-equivalent card provided to the user;
- ii. means for providing the activation string to the user;
- iii. means for activating the subsequent use of the cash-equivalent card only after the activation string has been subsequently communicated to the information processing computer.

33. The system of claim 32 wherein the activation string is subsequently communicated with the information processing computer via a telephone-based data entry system.

34. The system of claim 32 wherein the activation string is subsequently communicated with the information processing computer via a computer-based data entry system.

35. The system of claim 8 wherein the computer-based data entry system comprises computers interconnected over the Internet.